|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Apply on line today at northernhillsfcu.org** | | | | | | | |
| **Consumer Loan Rate Schedule** | | **Terms** | **Effective: January 1, 2017** | | | | |
| Annual Percentage Rate (APR) | |  | APR | APR | APR | APR | APR |
| **Type of Loan** |  |  | **5 Star**  730+ | **4 Star**  680-729 | **3 Star**  640-679 | **2 Star**  600-639 | **1 Star**  599-below |
|  | | | | |
| **New Vehicles** | 2015 and Newer | 36 Month | 2.64% | 2.89% | 5.14% | 8.64% | 13.64% |
| 48 Month | 2.64% | 2.89% | 5.14% | 8.64% | 13.64% |
| 60 Month | 2.64% | 2.89% | 5.14% | 8.64% | 13.64% |
| 72 Month | 3.00% | 3.25% | 5.50% | 9.00% | 14.00% |
| 84 Month | 5.50% | 5.75% | 8.00% | 11.50% | 16.50% |
|  | | | | | | | |
| **Used Vehicles** | 2010 to 2014 | 36 Month | 2.99% | 3.24% | 5.49% | 8.99% | 13.99% |
| 48 Month | 2.99% | 3.24% | 5.49% | 8.99% | 13.99% |
| 60 Month | 2.99% | 3.24% | 5.49% | 8.99% | 13.99% |
| 72 Month | 3.25% | 3.50% | 5.75% | 9.25% | 14.25% |
|  | | | | | | | |
| **Used Vehicles** | 2009 and older | 48 Month | 6.25% | 6.50% | 8.75% | 12.25% | 17.25% |
| **Motor Homes, Travel Trailers & Boats** | Repayment terms | 60 Month | 3.50% | 3.75% | 6.00% | 9.50% | 14.50% |
| $1,000 per year | 96 Month | 5.74% | 5.99% | 8.24% | 11.74% | 16.74% |
|  | 180 Month | 6.24% | 6.49% | 8.74% | 12.24% | 17.24% |
| **Balloon** Minimum Amount Financed  $25,000 | 144 month  amortization 60 month balloon | 6.24% | 6.49% | 8.74% | 12.24% | 17.24% |
|  | | | | | | |  |
| **Motorcycles**  **Terms $1,000 per year** | Repayment terms | 36 Month | 2.99% | 3.24% | 5.49% | 8.99% | 13.99% |
| $1,000 per year | 60 Month | 3.50% | 3.75% | 6.00% | 9.50% | 14.50% |
|  | 72 Month | 3.50% | 3.75% | 6.00% | 9.50% | 14.50% |
|  | | | | | | |  |
| **ATV, Watercraft &**  **Snowmobiles** | 2015-2016 | 72 Months | 3.50% | 3.75% | 6.00% | 9.50% | 14.50% |
| 2006-2014 | 60 Months | 3.50% | 3.75% | 6.00% | 9.50% | 14.50% |
|  | | | | | | |  |
| **Unique Collateral** |  | 84 Month | 5.00% | 5.25% | 7.50% | 11.00% | 16.00% |
|  | | | | | | | |
| **Personal** | Fixed | Terms based on loan amount and maturity | 8.90% | 9.15% | 11.40% | 15.90% | 17.90% |
| Line of Credit | 10.90% | 11.15% | 13.40% | 16.90% | 17.90% |
|  | | | | | | | |
| **Share/ Certificate Secured** | Fixed | 60 Month | 3% above current earning rate (Minimum rate 4.00%) | | | | |
|  |  | | | | |

**Term Limits:** Maximum terms may be limited based on collateral mileage, condition and age.

**Rate Adjustments:** Loans under $2500 are subject to a 3.00% rate increase. Collateral in excess of 120,000 miles are subject to .50% rate increase.

**Loan Payment Example:** At 3.99% APR for a 60 month term with 0% down monthly payment are calculated at $18.43 per $1,000 borrowed

Not all borrowers will qualify for the lowest APR or 0% down. To find out if you qualify call NHFCU at (605)347-4527



**All Loans Subject to Eligibility Requirements Rates Subject to Change Without Notice**

|  |  |
| --- | --- |
| **Office Locations:** | **Phone:** |
| 1080 Main St, Sturgis | 605.347.4527 |
| 504 Grant St, Belle Fourche | 605.892.0060 |
| 134A Ryan Rd, Spearfish | 605.722.2911 |
| 78 Cliff St, Deadwood | 605.578.3995 |

Your savings federally insured to at least

$250,000 and backed by the full faith and credit of the United States Government